



Kentucky Children's Health Insurance Program

How to Re-Apply for KCHIP when Benefits are Lost For Non-Payment of Premiums

If You Do Not Pay Your Premium on Time

You will receive a Past Due Premium Notice requiring you to pay the past due premium.
If you get one full month behind in paying the premium, your child will lose KCHIP coverage.

If You Want Your Child's Coverage Back

You will have to pay the past due amount of \$20 and go back to the local eligibility office in your county to re-apply. You can mail your past due premium of \$20 to the Premium Payment Center (PPC). Do **not** pay more than the past due amount of \$20. Call the PPC if you have questions at 1-866-959-2447.

After paying the past due premium, go to your local eligibility office to re-apply. You will follow the same steps that you followed when completing the original application. Once you have applied and paid your new premium payment, you will receive a card in the mail that covers your child from the date of the application. You have 60 days from the date of application to pay the premium. You must pay the premium to get coverage.

EXAMPLE

- ✓ You pay the premium in December for January and receive the January card.
- ✓ In January you do not pay for February, but you receive the February card and your child receives services.
- ✓ In February, you receive a bill for February and March, but you do not pay, again. At this time your child will lose KCHIP, and no March card will be sent. To get benefits back, pay the \$20 past due to the PPC and go to the local DCBS Office to re-apply.
- ✓ In March, you contact the PPC and pay the past due premium of \$20 for February.
- ✓ Then in March, you re-apply at your local eligibility office.
- ✓ Several days later you receive a bill of \$40 for April and May, then you will need to mail your payment.
- ✓ When you receive your March card in the mail, the date on card will be the day you re-applied at the local eligibility office. If you returned to your eligibility office March 9 to re-apply and paid your two future months premiums, your card will be dated March 9. Any services your child received March 1 - 8 (prior to March 9) will not be covered. Remember: After you pay the premium, coverage begins and the start date is the date of application.

You owe the past due premium for 12 months, and you cannot reapply until you pay your past due \$20 premium bill. If your circumstances change (i.e. loss of income, household size), you can apply for regular Medicaid and you will **NOT** be required to pay the missed premium that was required for KCHIP coverage.